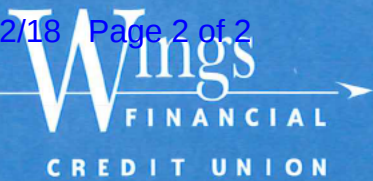


# EXHIBIT 2



02/08/2017

MICHELLE MAMULA  
3220 8TH AVE E APT 507  
HIBBING, MN 55746-5602

RE: Wings ID# [REDACTED]  
Account #: [REDACTED]

*This is an attempt to collect a debt, any information obtained will be used for that purpose.*


Dear MICHELLE,

Your loan for the 2011 FORD FUSION is in default. As a result of the default(s) the credit union is exercising its right to accelerate the full balance due under the loan obligation. The entire loan payoff balance must be in our office no later than the close of business on 02/22/2017.

If you do not pay the loan off in full in the amount of **\$12,567.33** which includes unpaid late fees of \$20.00 **plus any additional charges/fees that are due**, the Credit Union may repossess the collateral, bring legal action on the claim, or pursue any other legal remedies provided by applicable law.

We have reported information about your account to the credit bureaus. Late payments, missed payments or other defaults on your account have been reflected in your credit report.

Sincerely,

  
Cheryl DeVries  
(866) 692- 2655, ext. 8085  
Special Accounts